Dear Sir or Madam:

I am writing this letter because I am concerned about the proposed Business Opportunity Rule R511993. I believe that the way it reads now, it could prevent me from continuing as a Signature HomeStyles Representative. I understand that it is part of the FTC's responsibilities to protect the public from "unfair and deceptive acts or practices," such as fraudulent or scam offers, but some of the sections in the proposed rule will make it very difficult if not impossible for me to sell Signature HomeStyles products and recruit others to do so.

One of biggest issues for me is the seven-day waiting period to enroll new Representatives. The Signature HomeStyles Starter Case only costs \$100-\$175. People buy TVs, cars, and other items that cost a lot more than that, and they don't have to wait seven-days. Having a waiting period makes people think there might be something wrong with the plan. I think this waiting period is completely unnecessary, because Signature HomeStyles already has a 90% buy-back policy for all products including Starter Cases purchased by a salesperson within the last 12 months. If this waiting period requirement goes into effect, I will need to keep very detailed records when I first speak to someone about Signature HomeStyles and will then have to send in all kinds of paper work to the Signature HomeStyles Home Office. It will make it very difficult for me to do my job.

The proposed rule also calls for the release of **any** information regarding lawsuits involving misrepresentation, or unfair or deceptive practices. It does not matter if the company was found innocent. Today, people can sue anyone or any company for almost anything. It does not make sense to me that I would have to tell potential new recruits about these lawsuits, unless, of course, Signature HomeStyles is found guilty. Otherwise, I feel that the company and I will be put at an unfair disadvantage, even though Signature HomeStyles has done **nothing** wrong.

Finally, the proposed rule requires the disclosure of a minimum of 10 Representatives nearest to the prospective Representative. I am glad to provide references, but it doesn't make sense to me, in this day of identity theft, to be giving out the personal information of individuals (without their approval) to strangers. That would make me very uncomfortable. Also, giving away this information could damage the business relationship of the individuals that may be involved in other companies or businesses including those of competitors. In order to get the list of the 10 Representatives, I will need to send the address of the prospective recruit to Signature HomeStyles Home Office and then wait for the list. I also think the following sentence required by the proposed rule is going to prevent a lot of people from even wanting to sign up as a salesperson "If you buy a business opportunity from the seller, your contact information can be disclosed in the future to other buyers." To me that would be a red flag, and I would definitely reconsider signing anything. People are very concerned about their privacy and identity theft. They will be reluctant to share their personal information with individuals they may have never met.

I have been a Signature HomeStyles Representative for close to two years. I am a stay-at home-mom with an eight-year-old son. This opportunity has been an incredible

blessing to my family and I. We have been able to pay off bills, and we were able to withdraw ourselves from the County Assistance program. Because of all of the problems our children face today, I feel it is important that more mothers have the chance to stay home with their children. I am proud to offer this business opportunity to others. Originally, I became a Signature HomeStyles Representative because I loved the products and wanted to earn some additional money. Now, my family depends on this extra income to supplement our budget.

I do appreciate the work of the FTC to protect consumers, but I believe this new rule that has been proposed, has many unintended consequences and that there are less burdensome alternatives available in achieving its goals.

Thank you for your time in considering my comments.

Sincerely,